

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TAMMY L. KOVAL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-23200

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/31/2016 and confirmed on 10/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		121,795.06
Less Refunds to Debtor	1,063.00	
TOTAL AMOUNT OF PLAN FUND		120,732.06

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	5,606.81	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,606.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CITIZENS BANK NA(*) Acct: 2121	0.00	36,376.13	0.00	36,376.13
	CITIZENS BANK NA(*) Acct: 2121	1,908.99	1,908.99	0.00	1,908.99
	CITIZENS BANK(*) Acct: 4735	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 3M34	1,780.86	1,780.86	677.05	2,457.91
	RESERVE TOWNSHIP (RE) Acct: 3M34	1,282.90	1,282.90	403.55	1,686.45
	SHALER AREA SD (RESERVE)(RE) Acct: 0034	11,391.58	11,391.58	3,592.62	14,984.20
	SHALER AREA SD (RESERVE)(RE) Acct: 3M34	0.00	0.00	0.00	0.00
	RESERVE TOWNSHIP (RE) Acct: 3M34	0.00	0.00	0.00	0.00
	RESERVE TOWNSHIP (RE) Acct: 3M34	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 3M34	331.60	331.60	0.00	331.60
	RESERVE TOWNSHIP (RE) Acct: 3M34	494.52	494.52	0.00	494.52
	SHALER AREA SD (RESERVE)(RE) Acct: 0034	4,615.47	4,615.47	0.00	4,615.47
	ALLY FINANCIAL(*) Acct: 0341	5,545.43	5,545.43	448.85	5,994.28
	CITIZENS BANK NA(*) Acct: 4735	10,792.22	10,792.22	1,654.69	12,446.91
					81,296.46

Priority					
	RODNEY D SHEPHERD ESQ Acct:	0.00	0.00	0.00	0.00
	TAMMY L. KOVAL Acct:	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	TAMMY L. KOVAL	1,063.00	1,063.00	0.00	0.00
	Acct:				
	RODNEY D SHEPHERD ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	TOYOTA LEASE TRUST	12,897.50	12,897.50	0.00	12,897.50
	Acct: W416				
					12,897.50
Unsecured					
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 2015				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 0230				
	CAPITAL ONE NA**	3,508.85	2,140.76	0.00	2,140.76
	Acct: 9229				
	CITIZENS BANK(*)	0.00	0.00	0.00	0.00
	Acct: 7566				
	DISCOVER BANK(*)	18,272.39	11,148.07	0.00	11,148.07
	Acct: 4480				
	DUQUESNE LIGHT COMPANY*	336.79	205.48	0.00	205.48
	Acct: 6580				
	FIFTH THIRD BANK	0.00	0.00	0.00	0.00
	Acct: 8899				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct: 3350				
	REPUBLIC SERVICES	0.00	0.00	0.00	0.00
	Acct: 5839				
	MIDLAND FUNDING LLC	6,328.18	3,860.86	0.00	3,860.86
	Acct: 6947				
	THOMAS TOTH DMD	0.00	0.00	0.00	0.00
	Acct: KO				
	CITIZENS BANK(*)	0.00	0.00	0.00	0.00
	Acct: 0299				
	PORTFOLIO RECOVERY ASSOCIATES, LL	190.79	116.40	0.00	116.40
	Acct: 1703				
	TOYOTA LEASE TRUST	753.50	459.72	0.00	459.72
	Acct: 2416				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	ALLEGHENY HEALTH NETWORK++	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM T MOLCZAN ESQ	0.00	0.00	0.00	0.00
	Acct: 4480				
	MCM	0.00	0.00	0.00	0.00
	Acct: 6947				
	RPM	0.00	0.00	0.00	0.00
	Acct:				
					17,931.29
TOTAL PAID TO CREDITORS					112,125.25

TOTAL CLAIMED	
PRIORITY	12,897.50
SECURED	38,143.57
UNSECURED	29,390.50

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

TAMMY L. KOVAL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23200

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Tammy L. Koval
Debtor

Case No. 16-23200-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 27, 2021

User: dsaw
Form ID: pdf900

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	Tammy L. Koval, 18 Villa Court, Pittsburgh, PA 15214-1439
cr	+ Pennsylvania Municipal Services, 336 Delaware Avenue, Oakmont, PA 15139-2138
cr	+ Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14281727	Allegheny County, c/o Jordan tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
14281728	Allegheny County, John Weistein, Allegheny County Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
14281731	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14320068	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14281736	+ Citizens Bank, c/o Schlee & Stillman, 50 Tower Office Park, Woburn, MA 01801-2113
14305113	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14281738	+ Discover Bank, c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842
14281740	+ Fifth Third Bank, c/o Ryan E. Calef & Associates, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
14281742	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14281744	Republic Services, P.O. Box 9001099, Louisville, KY 40290-1099
14281745	+ Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1396
14281746	+ Shaler Area S.D. w/in Reserve Twp., c/o PA Municipal Service Co., 336 Delaware Avenue Dept. L, Oakmont, PA 15139-2138
14281747	+ Shaler Area S.D.-Reserve Twp., c/o John V. Alioto, Tax Collector, 33 Lonsdale Street, Pittsburgh, PA 15212-1360
14281748	Synchrony Bank, c/o Monarch Recovery Management, P.O. Box 21089, Philadelphia, PA 19114-0589
14281749	+ Thomas M. Toth, D.M.D., 100 McKnight Park Drive, Suite 102, Pittsburgh, PA 15237-6519
14305114	+ Township of Reserve, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14281750	Township of Reserve, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
14281751	Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
15194536	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14330339	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 27 2021 23:39:50	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14281729	Email/Text: amieg@stcol.com	Sep 27 2021 23:24:00	Allegheny General Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14281730	Email/Text: amieg@stcol.com	Sep 27 2021 23:24:00	Allegheny Health Network, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
14288664	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14281732	+ Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, 4000 Lexington Avenue N, Suite 100, Shoreview, MN 55126-3196
14281735	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank, P.O. Box 42113, Providence, RI 02940-2113

District/off: 0315-2

User: dsaw

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 41

14292839	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14281733	Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2021 23:24:00	Capital One/Kohl's Department Store, c/o Merchants & Medical Credit Corp., 6324 Taylor Drive, Flint, MI 48507-4685
14281734	+ Email/Text: MortgageBKSsupport@citizensbank.com	Sep 27 2021 23:24:00	Citizens Bank, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14281737	Email/Text: mrdiscen@discover.com	Sep 27 2021 23:24:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14285234	Email/Text: mrdiscen@discover.com	Sep 27 2021 23:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14281739	Email/Text: kburkley@bernsteinlaw.com	Sep 27 2021 23:25:00	Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001
14344563	+ Email/Text: kburkley@bernsteinlaw.com	Sep 27 2021 23:25:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14322519	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14281741	Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	Midland Credit Management, P.O. Box 60578, Los Angeles, CA 90060-0578
14344277	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2021 23:39:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14281743	Email/Text: Supportservices@receivablesperformance.com	Sep 27 2021 23:25:00	Receivables Performance Management, P.O. Box 1548, Lynnwood, WA 98046-1548

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		Township of Reserve
cr		Toyota Lease Trust

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed

District/off: 0315-2

User: dsaw

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Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 41

below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of Reserve jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Jeremiah Vandermark	on behalf of Creditor Pennsylvania Municipal Services jeremiah.vandermark@saull.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rodney D. Shepherd	on behalf of Debtor Tammy L. Koval rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9